

Certificate Number: 05781-PAW-DE-028144996

Bankruptcy Case Number: 16-21712



05781-PAW-DE-028144996

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 1, 2016, at 12:20 o'clock PM PDT, Karen Ruby completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 1, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President